

Stuttgart, Arkansas; Merchants & Planters Bank, N.A., Camden, Arkansas, and FirstBank, Texarkana, Texas.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Ned S. Holmes*, Houston, Texas; to acquire an additional 3.24 percent, for a total of 17.65 percent, of the voting shares of Commercial Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Heritage Bank, Wharton, Texas.

2. *Rayford Holley Reilly*, Groveton, Texas; to acquire an additional 5 percent, for a total of 28.82 percent, of the voting shares of Citizens State Financial Corporation, Corrigan, Texas, and thereby indirectly acquire Citizens State Bank, Corrigan, Texas, and First Bank, Groveton, Texas.

Board of Governors of the Federal Reserve System, August 30, 1996.

William W. Wiles

*Secretary of the Board.*

[FR Doc. 96-22743 Filed 9-5-96; 8:45 am]

BILLING CODE 6210-01-F

#### **De Novo Corporation to do Business Under Section 25A of the Federal Reserve Act**

An application has been submitted for the Board's approval of the organization of a corporation to do business under Section 25A of the Federal Reserve Act (Edge Corporation) 12 U.S.C. § 611 *et seq.* The Edge Corporation will operate as a subsidiary of the applicant, Bank One, Texas, National Association, Dallas, Texas. The factors that are to be considered in acting on the application are set forth in the Board's Regulation K (12 CFR 211.4).

The application may be inspected at the Federal Reserve Bank of Cleveland or at the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identify specifically any questions of fact that are in dispute, and summarize the evidence that would be presented at a hearing.

Comments regarding the application must be received by the Reserve Bank indicated or at the offices of the Board of Governors no later than September 20, 1996.

A. Federal Reserve Bank of Cleveland (Andrew C. Burkle, Jr., Vice President) 1455 East 6th, Cleveland, Ohio 44114:

1. *Bank One, Texas, National Association*, Dallas, Texas; to establish Banc One International Corporation, Dallas, Texas, a *de novo* Edge

Corporation pursuant to Section 25A of the Federal Reserve Act.

Board of Governors of the Federal Reserve System, August 30, 1996.

William W. Wiles

*Secretary of the Board*

[FR Doc. 96-22740 Filed 9-5-96; 8:45 am]

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#### **Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank

indicated or the offices of the Board of Governors not later than September 30, 1996.

A. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Union Planters Corporation*, Memphis, Tennessee, and Capital Bancorporation, Inc., Memphis, Tennessee; to acquire 100 percent of the voting shares of, and merge with Financial Bancshares, Inc., St. Louis, Missouri; and thereby indirectly acquire First Financial Bank of St. Louis, St. Louis, Missouri; First Financial Bank of Mississippi County, East Prairie, Missouri; First Financial Bank of Ste. Genevieve, Ste. Genevieve, Missouri; First Financial Bank of Southeast Missouri, Sikeston, Missouri; Citizens First Financial Bank, Dexter, Missouri.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Premier Bancorp, Inc.*, Denver, Colorado; to become a bank holding company by acquiring 100 percent of the voting shares of Premier Bank, Denver, Colorado.

Board of Governors of the Federal Reserve System, August 30, 1996.

William W. Wiles

*Secretary of the Board*

[FR Doc. 96-22741 Filed 9-5-96; 8:45 am]

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#### **Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the